

**Information to identify the case:**

Debtor 1	<b>David J. Fink</b>	Social Security number or ITIN	<b>xxx-xx-5120</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Beverly R. Fink</b>	Social Security number or ITIN	<b>xxx-xx-0452</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-20198-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David J. Fink

Beverly R. Fink

5/12/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
David J. Fink  
Beverly R. Fink  
DebtorsCase No. 15-20198-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dpas  
Form ID: 3180WPage 1 of 2  
Total Noticed: 33

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db/jdb  
aty +David J. Fink, Beverly R. Fink, 315 Lincoln Drive, Pittsburgh, PA 15241-1808  
+The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101,  
Pittsburgh, PA 15222-3843  
aty +The Debt Doctors, LLC, 310 Grant Street, Suite 1701, Pittsburgh, PA 15219-2239  
cr +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
13983676 +AES, PO Box 61047, Harrisburg, PA 17106-1047  
13995832 +Apothaker & Associates, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  
13983677 +Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003  
14023803 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
14002244 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
13995839 +Frederic I. Weinberg, Esquire, Joel M. Flink, Esquire, 375 East Elm Street, Suite 210,  
Conshohocken, PA 19428-1973  
13983682 +National Collegiate Student Loan Trust, 1200 N 7th Street, Harrisburg, PA 17102-1419  
14044222 +National Collegiate Student Loan Trust-2004-2, Po Box 4275, Norcross, GA 30091-4275  
13995846 +PNC, P.O. Box 15026, Wilmington, DE 19850-5026  
13999045 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982  
13983683 PNC Bank MT2, 2730 Liberty Avenue, Pittsburgh, PA 15265-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2020 03:59:06 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
13995833 EDI: BANKAMER.COM May 13 2020 07:33:00 Bank of America, PO Box 982235,  
El Paso, TX 79998  
13995838 EDI: BANKAMER2.COM May 13 2020 07:33:00 FIA Card Services, P.O. Box 15726,  
Wilmington, DE 19886  
14061060 EDI: BL-BECKET.COM May 13 2020 07:33:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
POB 3001, MALVERN, PA 19355-0701  
13995849 EDI: SEARS.COM May 13 2020 07:33:00 Sears, PO Box 6922, The Lakes, NV 88901  
13995836 EDI: DISCOVER.COM May 13 2020 07:33:00 Discover Financial Services LLC, P.O. Box 15316,  
Wilmington, DE 19850-5316  
13983679 +EDI: TSYS2.COM May 13 2020 07:33:00 DSNB/Macy's, P.O. Box 17759,  
Clearwater, FL 33762-0759  
13990172 EDI: DISCOVER.COM May 13 2020 07:33:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
13983678 EDI: DISCOVER.COM May 13 2020 07:33:00 Discover Fin Svcs LLC, P.O. Box 15316,  
Wilmington, DE 19850-5316  
13983680 +EDI: HFC.COM May 13 2020 07:33:00 HSBC, P.O. Box 17051, Baltimore, MD 21297-1051  
13997925 EDI: CAUT.COM May 13 2020 07:33:00 JPMorgan Chase Bank, N.A,  
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
13995842 E-mail/Text: bncnotices@becket-lee.com May 13 2020 03:58:47 Kohls/Capital One,  
PO Box 3115, Milwaukee, WI 53201-3115  
13995843 +EDI: TSYS2.COM May 13 2020 07:33:00 Macys/DSNB, PO Box 17759, Clearwater, FL 33762-0759  
13983681 +EDI: MID8.COM May 13 2020 07:33:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
13983684 EDI: PRA.COM May 13 2020 07:33:00 Portfolio Recovery, 120 Corporate Blvd.,  
Norfolk, VA 23502  
14062847 EDI: PRA.COM May 13 2020 07:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13995850 +EDI: CITICORP.COM May 13 2020 07:33:00 THD/CBNA, PO Box 6497,  
Sioux Falls, SD 57117-6497  
13995851 +EDI: HFC.COM May 13 2020 07:33:00 Union Plus Credit Card, P.O. Box 17051,  
Baltimore, MD 21297-1051

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr JPMORGAN CHASE BANK, N.A.  
cr PNC Mortgage, A Division Of Pnc Bank, National Ass  
cr Transworld Systems, Inc.  
13995831\* +AES, PO Box 61047, Harrisburg, PA 17106-1047  
13995834\* +Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003  
13995837\* +DSNB/Macy's, P.O. Box 17759, Clearwater, FL 33762-0759  
13995835\* Discover Bank, Discover Products, Inc., PO Box 3025, New Albany, OH 43054-3025  
13995840\* +HSBC, P.O. Box 17051, Baltimore, MD 21297-1051  
13995844\* +Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13995845\* +National Collegiate Student Loan Trust, 1200 N 7th Street, Harrisburg, PA 17102-1419  
13995847\* PNC Bank MT2, 2730 Liberty Avenue, Pittsburgh, PA 15265-0001  
13995848\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502)

District/off: 0315-2

User: dpas  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: May 12, 2020

13995841      ##+Jennifer Fink,      4701 N O'Connor Drive,      #1008,      Irving, TX 75062-2743

TOTALS: 4, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 12, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Mortgage, A Division Of Pnc Bank, National  
Association bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor PNC BANK N.A. bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Karina Velter on behalf of Creditor JPMORGAN CHASE BANK, N.A. amps@manleydeas.com  
Matthew M. Herron on behalf of Attorney The Debt Doctors at Quatrini Rafferty  
mmh@thedebedtactors.com, hgs@thedebedtactors.com;alb@thedebedtactors.com  
Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebedtactors.com,  
hgs@thedebedtactors.com;alb@thedebedtactors.com  
Matthew M. Herron on behalf of Joint Debtor Beverly R. Fink mmh@thedebedtactors.com,  
hgs@thedebedtactors.com;alb@thedebedtactors.com  
Matthew M. Herron on behalf of Debtor David J. Fink mmh@thedebedtactors.com,  
hgs@thedebedtactors.com;alb@thedebedtactors.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10